

**UNITED STATES BANKRUPTCY COURT**

Eastern District of Michigan  
211 West Fort Street  
Detroit, MI 48226

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Case No.: 13-52817-mar  
Chapter: 13

In Re: (NAME OF DEBTOR(S))

Robert Adams  
3986 Fieldview Road  
Lake Orion, MI 48360

Social Security No.:

xxx-xx-4243

Employer's Tax I.D. No.:

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**ORDER DISCHARGING DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN**

***IT IS ORDERED THAT: A discharge under 11 U.S.C. § 1328(a) is granted to:***

***Robert Adams***

***The court finds that:***

1. The plan has been confirmed;
2. All allowed claims have been paid in accordance with the plan; and
3. With respect to any secured claim which continues beyond the term of the plan, any pre-petition or post-petition defaults have been cured;

***The court directs that:***

1. Any creditor who held a secured claim that was fully paid must execute and deliver to the debtor a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; and
2. Any creditor who holds a secured claim that continues beyond the term of the plan must take no action inconsistent with the above findings.

Dated: 4/17/17

BY THE COURT

/s/ Mark A. Randon  
United States Bankruptcy Judge

### ***Explanation of Bankruptcy Discharge in a Chapter 13 Case***

This order does not close or dismiss the case.

#### ***Creditors cannot collect discharged debts***

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11.U.S.C. § 524(f).

#### ***Most debts are discharged***

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### ***Some debts are not discharged***

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

***This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.***

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Robert Adams  
Debtor

Case No. 13-52817-mar  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0645-2

User: jejac  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Apr 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2017.

db  
22213204 +Robert Adams, 3986 Fieldview Road, Lake Orion, MI 48360-2500  
+3986 Fieldview LLC, c/o Guozhen Sharick, 2400 Pond Valee Drive,  
Oakland Township, MI 48363-2946  
22213209 #+Elizabeth Adams, 3340 Crestwater Court, #1706, Rochester Hills, MI 48309-2779  
22213210 +Financial Partners Credit Union, 7800 East Imperial Hwy, Downey, CA 90242-3457  
22213211 First Bank, 11901 Olive Boulevard, Creve Coeur, MO 63141-6777  
22213212 First Bank and Trust, P.O. Box 1830, Covington, LA 70434-1830  
22209506 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002  
22213214 GMAC Mortgage Corporation, c/o Schneiderman & Sherman P.C., 23938 Research Drive, Suite 300,  
Farmington Hills, MI 48335-2605  
22213217 Keith G. Tatarelli, 1800 Crooks Rd, Suite C, Troy, MI 48084-5311  
22213219 +U.S. Attorney, E.D. Mich., 211 W. Fort St., Suite 2000, Attn: Civil Division - IRS,  
Detroit, MI 48226-3269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22213205 +EDI: AMEREXPR.COM Apr 17 2017 21:53:00 American Express Blue, 200 Vesey Street,  
New York, NY 10080-0001  
22213206 EDI: BECKLEE.COM Apr 17 2017 21:53:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
22213207 EDI: CHASE.COM Apr 17 2017 21:53:00 Chase Bank, P.O. Box 15298,  
Wilmington, DE 19850-5298  
22245267 EDI: DISCOVER.COM Apr 17 2017 21:53:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
22213208 EDI: DISCOVER.COM Apr 17 2017 21:53:00 Discover Financial Services, P.O. Box 6103,  
Carol Stream, IL 60197-6103  
22478418 EDI: RMSC.COM Apr 17 2017 21:53:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
PO Box 960061, Orlando FL 32896-0661  
22213213 EDI: RMSC.COM Apr 17 2017 21:53:00 GE Capital Retail Bank, P.O. Box 965004,  
Orlando, FL 32896-5004  
22213215 EDI: HFC.COM Apr 17 2017 21:53:00 HSBC Bank USA, NA, P.O. Box 2013,  
Buffalo, NY 14240-2013  
22213216 EDI: IRS.COM Apr 17 2017 21:53:00 Internal Revenue Service, SBSE/Insolvency Unit of IRS,  
PO Box 330500 - Stop 15, Detroit, MI 48232  
22213218 +E-mail/Text: focinfo@oakgov.com Apr 17 2017 22:04:28 Oakland County Friend of the Court,  
230 Elizabeth Lake Road, Pontiac, MI 48341-1011  
22457401 EDI: PRA.COM Apr 17 2017 21:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
22216741 EDI: RECOVERYCORP.COM Apr 17 2017 21:53:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0645-2

User: jejac  
Form ID: 3180W

Page 2 of 2  
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Date Rcvd: Apr 17, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2017 at the address(es) listed below:

Krispen S. Carroll notice@det13ksc.com, ecfinfo@det13ksc.com  
Rochelle E. Guznack on behalf of Debtor Robert Adams rguznack@gmail.com,  
guznackmyecf@gmail.com;rguznack@aol.com

TOTAL: 2